



Elder Financial Abuse

Los Angeles County District Attorney's Office

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Staged Auto Collisions

I was in an auto collision. How can I tell if it was a scam?

Organized fraud rings target seniors for staged auto collisions in several ways. These con artists can intentionally cause an accident with a senior to collect on fraudulent insurance claims. Some may then ask for cash for the alleged damages and request the settlement be confidential, telling seniors not to report the "accident" because they could lose their license or insurance. Finally, some criminals may steal money or identification cards and credit cards from the senior's wallet or purse at the accident scene.

Most people who are victims of staged collisions do not realize the "accident" was staged. These perpetrators target seniors and drivers of expensive cars or business vehicles. They choose victims they anticipate have insurance and/or money to pay for the alleged damages.

Warning Signs

- While exchanging information with a driver in the incident, you notice that other individuals involved are leaving the scene. Be suspicious of any driver or passenger who refuses to give you his/her personal information.
- The other vehicle has rubber tires or other objects in it to cushion the occupants from the impact of the collision.
- The driver of the other vehicle — immediately or soon after the collision — insists on settling the matter between the two of you without involving the police or auto insurance companies. Any offers to settle an auto accident claim should be made directly to your insurance carrier.
- The other driver asks for your wallet to write down personal information from your driver's license and insurance card. Never give your wallet to anyone at an accident scene.

Prevention

- Keep a camera in your car. If you can do so safely, take photographs of the vehicles involved in the collision and of the passengers. Photo documentation is helpful in criminal investigations and prosecution, but never put yourself in harm's way to take the photos.
- Notify law enforcement of any auto collision involving injury or death. If anyone claims to have been seriously injured, call 911. Inform the Department of Motor Vehicles of collisions resulting in more than \$500 in damage.
- Insist on obtaining relevant identification information on all persons involved in the collision, including their names, addresses, phone numbers, vehicle license plate numbers, drivers' licenses and insurance carriers.
- Play it safe and do not give cash to anyone at an auto crash scene as a way to settle damages.
- While it is difficult to immediately recognize if a collision is staged, you can protect yourself by immediately calling the police. If you feel unsafe or threatened, wait in your car until the police arrive.

For additional information about automobile insurance fraud and staged automobile collisions, please visit the California Department of Insurance website (www.insurance.ca.gov).